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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
		e the name that is on	Tanya	
	pictu exar	government-issued ure identification (for mple, your driver's	First name	First name
	licer	nse or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Cox Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security iber or federal vidual Taxpayer htification number	xxx-xx-8641	

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Debtor 1 Tanya Cox

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	1321 Cumberland Drive	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Will County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 17-21910 Doc 1 Filed 07/24/17 Entered 07/24/17 10:24:44 Desc Main Page 3 of 59 Document Case number (if known) Debtor 1 Tanya Cox Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an

affiliate?

Debtor Relationship to you When Case number, if known District Debtor Relationship to you When Case number, if known District

11. Do you rent your residence?

☐ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Document Page 4 of 59 Case number (if known) Debtor 1 Tanya Cox Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Tanya Cox Debtor 1 Tanya Cox

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of
completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	Idi I I I I I I I I I I I I I I I I I I					
Pari	6: Answer These Quest	ions for Re	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily	y business debts? Business debts are onvestment or through the operation of the		
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts yo	ou owe that are not consumer debts or bu	usiness debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chap	oter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and	☐ Yes.		7. Do you estimate that after any exemperavailable to distribute to unsecured cred	t property is excluded and administrative expenses ditors?	
	administrative expenses		□ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do	1 -49		1 ,000-5,000	□ 25,001-50,000	
	you estimate that you owe?	□ 50-99		□ 5001-10,000 □ 10,001,05,000	□ 50,001-100,000	
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000	
19.	How much do you	□ \$0 - \$9	50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?	\$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion	
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 millio		
20.	How much do you	□ \$0 - \$9		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10.000,000,001 - \$50 billion	
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	_ * -// *	
Part	7: Sign Below					
For	you	I have ex	amined this petition, and I	declare under penalty of perjury that the	information provided is true and correct.	
				er 7, I am aware that I may proceed, if eli ee relief available under each chapter, ar	igible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.	
				lid not pay or agree to pay someone who d the notice required by 11 U.S.C. § 342(is not an attorney to help me fill out this (b).	
		I request	relief in accordance with th	ne chapter of title 11, United States Code	e, specified in this petition.	
			cy case can result in fines u		oney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,	
		Tanya C		Signature of I	Debtor 2	
		Executed	on _ July 24, 2017	Executed on		
			MM / DD / YYYY		MM / DD / YYYY	

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Debtor 1 Tanya Cox Page 7 of 59 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John C. Dent Signature of Attorney for Debtor	Date	July 24, 2017 MM / DD / YYYY
John C. Dent		
Printed name		
John C. Dent, Ltd.		
Firm name		
1000 S. Hamilton Suite D		
Lockport, IL 60441		
Number, Street, City, State & ZIP Code		
Contact phone 815-588-0327	Email address	jcd60439@yahoo.com
6230863		
Bar number & State		

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		LAMAIIII		
Fill in this infor	mation to identify your	case:		
Debtor 1	Tanya Cox			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	88,411.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	88,411.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	104,468.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	54,904.82
	Your total liabilities	\$	159,372.82
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	7,261.95
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,990.95
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other scł	nedules.
7.	■ Yes What kind of debt do you have?		
	Vous dabte are primarily consumer dabte. Consumer dabte are those "incurred by an individual primarily for	a naraanal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Tanya Cox

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

10,196.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	C	ase 17-21910	Doc 1 Filed 07724/17 Document	Page 10 of 59	/17 10.24.44 DE	SC Main
Fill in	this info	rmation to identify your				
Debto	r 1	Tanya Cox				
Dobio		First Name	Middle Name	Last Name		
Debto			ACLU AL			
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	d States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case	number			_		☐ Check if this is an amended filing
n each hink it nforma answer Part 1:	category, fits best. ation. If me every que Describe ou own o	Be as complete and accuratore space is needed, attachestion. Be Each Residence, Building rhave any legal or equitable.	Derty De items. List an asset only once. If ate as possible. If two married peop a separate sheet to this form. On t g, Land, or Other Real Estate You O e interest in any residence, building	ole are filing together, both a he top of any additional pag own or Have an Interest In	re equally responsible for s	upplying correct
someo 3. Car	ne else d s, vans, lo	rives. If you lease a vehic	uitable interest in any vehicles, le, also report it on Schedule G: I tility vehicles, motorcycles			ehicles you own that
Y	'es					
3.1	Make: Model:	Nissan Pathfinder	Who has an interest in t	he property? Check one	the amount of any secur	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
	Year: Approxim Other info		,000 Debtor 2 only Debtor 1 and Debtor 2 At least one of the debtor 2		Current value of the entire property?	Current value of the portion you own?
			☐ Check if this is comm		\$45,000.00	\$45,000.00
3.2	Make: Model:	Nissan Murano	Who has an interest in t ■ Debtor 1 only	he property? Check one	the amount of any secur	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
	Year:	2016	Debtor 1 only Debtor 2 only		Current value of the	Current value of the
	Approxim	ate mileage: 20	,000 Debtor 1 and Debtor 2	only	entire property?	portion you own?
	Other info	ormation:	At least one of the deb	otors and another		
			Check if this is commode (see instructions)	nunity property	\$35,000.00	\$35,000.00

Official Form 106A/B Schedule A/B: Property page 1

Case 17-21910 Doc 1 Filed 07/24/17 Entered 07/24/17 10:24:44 Desc Main Document Page 11 of 59 Case number (if known) Debtor 1 Tanya Cox Do not deduct secured claims or exemptions. Put NIssan 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Sentra Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2015 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: portion you own? Debtor 1 and Debtor 2 only entire property? Other information: ☐ At least one of the debtors and another Co-signed for Daughter, Alexis \$4,061.00 \$4,061.00 Cox ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$84,061.00 pages you have attached for Part 2. Write that number here....... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$650.00 One ordinary lot of used household goods and furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$250.00 One ordinary lot of clothing

Official Form 106A/B

page 2

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Deb	otor 1	Tanya Co	x		Document	Page 12 of 59 Case number (if known)
_	No		y jewelry, cost	tume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems,	gold, silver
13.	Non-far <i>Examp</i> ■ No	rm animals	ts, birds, hors	ses			
	No	-	and househ		u did not already list, i	ncluding any health aids you did not list	
	for Pa	art 3. Write th	nat number h	ere	om Part 3, including a	ny entries for pages you have attached	\$900.00
			nancial Assets ny legal or eq		est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No		·	•	our home, in a safe dep	osit box, and on hand when you file your peti	tion
_		ts of money bles: Checking institution	g, savings, or ns. If you hav	other financia e multiple acc	al accounts; certificates of counts with the same ins	of deposit; shares in credit unions, brokerage titution, list each.	houses, and other similar
					Institution r	name:	
			17.1.	Checking	Chase		\$30.00
			17.2.	Savings	Chase		\$20.00
_				y traded stoo nt accounts w	cks ith brokerage firms, mor	ney market accounts	
			I	nstitution or is	ssuer name:		
_	Non-pu joint ve ■ No	•	l stock and i	nterests in in	corporated and uninc	orporated businesses, including an intere	est in an LLC, partnership, and
	☐ Yes.	Give specific		about them ne of entity:		% of ownership:	
•	Negotia Non-ne ■ No	able instrume egotiable insti	ents include pe	ersonal check nose you canr		egotiable instruments missory notes, and money orders. by signing or delivering them.	
_			ion accounts		1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	g plans

	Case 17-21910	Doc 1	Filed 07/24/17 Document	Page 13 of 59	Desc Main
Debtor 1	Tanya Cox			Case number (if known)	
■ Yes.	List each account separated. Type of	ly. faccount:	Institution r	name:	
	401(k)		401K Plan	1	\$3,400.00
Yours		you have ma		tinue service or use from a company ctric, gas, water), telecommunications compan	nies, or others
			Institution n	ame or individual:	
23. Annui	ties (A contract for a periodic	c payment of	f money to you, either for	r life or for a number of years)	
☐ Yes.	lssuer name	and descript	tion.		
	sts in an education IRA, in a .C. §§ 530(b)(1), 529A(b), an			ogram, or under a qualified state tuition pro	gram.
	Institution na	ame and desc	cription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):	
25. Trusts ■ No	s, equitable or future intere	ests in prope	erty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
☐ Yes.	Give specific information a	bout them			
	ts, copyrights, trademarks, ples: Internet domain names				
	Give specific information a	bout them			
Exam	ses, franchises, and other ples: Building permits, exclu			n holdings, liquor licenses, professional licens	es
■ No □ Yes.	Give specific information a	bout them			
	property owed to you?				Current value of the
,	hashard amount your				portion you own? Do not deduct secured claims or exemptions.
28. Tax re	funds owed to you				
■ No □ Yes	Give specific information at	oout them in	cluding whether you alre	ady filed the returns and the tax years	
— 100.	. Give opcome information at	oodt triorii, iir	oldanig whether you allo	ady filed the retains and the tax yours	
		alimony, spo	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
■ No □ Yes.	Give specific information				
	amounts someone owes y ples: Unpaid wages, disabili benefits; unpaid loans	ty insurance	payments, disability ben someone else	efits, sick pay, vacation pay, workers' comper	nsation, Social Security
	Give specific information				
	sts in insurance policies ples: Health, disability, or life	e insurance;	health savings account (HSA); credit, homeowner's, or renter's insurar	nce
	Name the insurance compa Com	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:

Official Form 106A/B Schedule A/B: Property page 4

Case 17-21910 Doc 1 Filed 07/24/17 Entered 07/24/17 10:24:44 Document Page 14 of 59 Case number (if known) Debtor 1 Tanya Cox 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$3,450,00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form \$0.00 \$84,061.00

\$0.00

Fart 1: Total real estate, line 2 \$0.00

Fart 2: Total vehicles, line 5 \$84,061.00

Fart 3: Total personal and household items, line 15 \$900.00

Fart 4: Total financial assets, line 36 \$3,450.00

Fart 5: Total business-related property, line 45 \$0.00

Fart 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. **Total personal property.** Add lines 56 through 61... **\$88,411.00** Copy personal property total

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$88,411.00

\$88,411.00

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Tanya Cox			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemption	s are vou claimin	a? Check one onl	v. even if vour st	oouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

ief description of the property and line on Current value of the Amount of the exemption you claim chedule A/B that lists this property portion you own		Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$650.00		\$650.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$250.00		100%	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$30.00		\$30.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$20.00		\$20.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$3,400.00		100%	735 ILCS 5/12-1006
		100% of fair market value, up to any applicable statutory limit	
	\$250.00 \$20.00	\$250.00	\$650.00 \$650.00 \$650.00 \$650.00 \$650.00 \$100% of fair market value, up to any applicable statutory limit \$30.00 \$100% of fair market value, up to any applicable statutory limit \$30.00 \$100% of fair market value, up to any applicable statutory limit \$20.00 \$20.00 \$30.00 \$100% of fair market value, up to any applicable statutory limit \$20.00 \$30.00 \$100% of fair market value, up to any applicable statutory limit \$20.00 \$30.00 \$100% of fair market value, up to any applicable statutory limit

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Case number (if known)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

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		Document F	Page 17 (of 59		
Fill in this informa	ation to identify you	ır case:				
Debtor 1	Tanya Cox					
Dobto. 1	First Name	Middle Name L	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name L	Last Name			
United States Bank	cruptcy Court for the:	NORTHERN DISTRICT OF ILLIN	IOIS			
	, ,					
Case number						Markette de la
(II KHOWH)						if this is an
					amend	led filing
Official Form	106D					
		Who Have Claims Se	acurad	hy Propert	V	12/15
Scriedule L	J. Creditors	Wild Have Claims 3	ecui eu	by Fropert	<u>y</u>	12/13
		If two married people are filing together, out, number the entries, and attach it to t				
number (if known).	-tutitional rage, illi it	out, number the enthes, and attach it to t	uns ioini. On i	ne top of any addition	nai pages, write your na	ne and case
1. Do any creditors h	ave claims secured by	y your property?				
□ No. Check t	his box and submit t	his form to the court with your other so	hedules. You	have nothing else t	o report on this form.	
■ Ves Fill in a	all of the information	helow		-	·	
		below.				
	Secured Claims			Column A	Column B	Column C
		more than one secured claim, list the creditons a particular claim, list the other creditors in		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name.	1 411 2.710	Do not deduct the	that supports this	portion
2.1 Nissan Mot	tor Acceptanc	Describe the property that secures the	claim:	value of collateral. \$54,296.00	claim \$45,000.00	If any \$9,296.00
Creditor's Name	or Acceptanc	2017 Nissan Pathfinder 11,000		φ34,230.00	φ45,000.00	φ9,290.00
		2017 Nissan Fatilinuel 11,000	, iiiiies			
Po Box 660	360	As of the date you file, the claim is: Che apply.	eck all that			
Dallas, TX	75266	Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as more car loan)	rtgage or secur	ed		
Debtor 2 only		—				
Debtor 1 and Deb	•	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
	debtors and another	Judgment lien from a lawsuit	urahaaa Ma	nav Casurity		
Check if this clai		Other (including a right to offset)	urchase wo	oney Security		
	Opened					
	02/17 Last Active					
Date debt was incur		Last 4 digits of account number	r 0001			
2.2 Nissan Mot	or Acceptanc	Describe the property that secures the	claim:	\$46,111.00	\$35,000.00	\$11,111.00
Creditor's Name	.c. /toooptune	2016 Nissan Murano 20,000 mi		• • • • • • • • • • • • • • • • • • • 		<u> </u>
		As of the date you file, the claim is: Che	ack all that			
Po Box 660		apply.	SCK dil tilat			
Dallas, TX		Contingent				
Number, Street, C	City, State & Zip Code	Unliquidated				
Who owes the deb	t? Chack and	☐ Disputed Nature of lien. Check all that apply.				
_	ii oneck one.		ertanas er	ad		
Debtor 1 only		An agreement you made (such as more car loan)	rigage or secur	eu		
Debtor 2 only	tor 2 only		anielo !!\			
☐ Debtor 1 and Deb☐ At least one of the		☐ Statutory lien (such as tax lien, mecha☐ Judgment lien from a lawsuit	ariic's lien)			
- At least offe of the	aculois aliu aliolliel	- Judyment lien nom a lawsuit				

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Debtor 1	Tanya Cox	(e number (if know)		
	First Name	Middle N	ame Last Name				
	if this claim re	elates to a	Other (including a right to offset)	Purchase Mor	ney Security		
Date debt	was incurred	Opened 7/25/16 Last Active 6/16/17	Last 4 digits of account nun	nber <u>0001</u>			
2.3 Ac	ssan Motor ceptance Co	orp/Infinity	Describe the property that secures	s the claim:	\$4,061.00	\$4,061.00	\$0.00
Cred	ditor's Name		2015 Nissan Sentra	evie Cev			
Po Da	nac/Attn: Ba Box 660360 Ilas, TX 752 lber, Street, City, S) 66	As of the date you file, the claim is apply. Contingent Unliquidated Disputed				
Who owe	es the debt? C	heck one.	Nature of lien. Check all that apply.				
☐ Debtor☐ Debtor	•		☐ An agreement you made (such as car loan)	s mortgage or secured	1		
☐ Debtor	r 1 and Debtor 2	only	Statutory lien (such as tax lien, mo	echanic's lien)			
_		tors and another	☐ Judgment lien from a lawsuit				
	if this claim re nunity debt	elates to a	Other (including a right to offset)	Auto Lease			
Date debt	was incurred	Opened 01/16 Last Active 5/17/17	Last 4 digits of account nun	nber 0564			
						-	
		-	Column A on this page. Write that nur		\$104,468.00		
	s the last page o		the dollar value totals from all pages	5.	\$104,468.00		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in this i	information to identify your			
Debtor 1	Tanya Cox			
200101	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Case numb	er			
(if known)				Check if this is an
				amended filing
Official F	Form 106E/F			
		ha Haya Unagayrad	Claima	12/15
		ho Have Unsecured	Y claims and Part 2 for creditors with NONPRIORITY	12/15
Schedule D: (left. Attach th name and cas	Creditors Who Have Claims Sec ne Continuation Page to this pag se number (if known).	ured by Property. If more space is r e. If you have no information to rep	o not include any creditors with partially secured cla needed, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any a	e entries in the boxes on the
Part 1:	ist All of Your PRIORITY Un	secured Claims		
1. Do any o	creditors have priority unsecure	d claims against you?		
No. G	Go to Part 2.			
☐ Yes.				
Part 2:	ist All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any o	creditors have nonpriority unsec	ured claims against you?		
☐ No. Y	ou have nothing to report in this p	art. Submit this form to the court with	your other schedules.	
Yes.				
unsecure	ed claim, list the creditor separately	for each claim. For each claim listed	e creditor who holds each claim. If a creditor has more, identify what type of claim it is. Do not list claims alread have more than three nonpriority unsecured claims fill out the contraction.	ly included in Part 1. If more
				Total claim
4.1 Ad	ventist Bolingbrook Hosi	oital Last 4 digits of acco	ount number	\$150.00
	priority Creditor's Name			
_	Remittance Drive Suite 6	097 When was the debt	incurred?	
	icago, IL 60675 nber Street City State Zlp Code	As of the date you f	ile, the claim is: Check all that apply	
	o incurred the debt? Check one.	,	э, так бай	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and and	other Type of NONPRIOR	ITY unsecured claim:	
	Check if this claim is for a comr	Па		
deb	t	☐ Obligations arisin	g out of a separation agreement or divorce that you did r	not
	ne claim subject to offset?	report as priority clair		
= 1		·	or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	Medical expenses	

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Case number (if know)

Debte	or 1 Tanya Cox		Case number (if know)				
4.2	Adventist Health Partners	Last 4 digits of account number		\$50.00			
	Nonpriority Creditor's Name PO 7001	When was the debt incurred?					
	Bolingbrook, IL 60440 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	Other. Specify Medical ex	penses				
4.3	Capital One	Last 4 digits of account number	3130	\$1,412.00			
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 09/08 Last Active 5/12/17				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	•					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	■ Other. Specify Credit Card					
4.4	Capital One	Last 4 digits of account number	0177	\$635.00			
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 06/08 Last Active 5/26/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	Пол					
	_	☐ Contingent ☐ Unliquidated					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community debt Is the claim subject to offset?						
	■ No						
	□ Yes	■ Other. Specify Credit Card					
		- Other Specify					

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Debtor 1 Tanya Cox Case number (if know) 4.5 \$471.00 **Capital One** Last 4 digits of account number 5983 Nonpriority Creditor's Name Attn: Bankruptcy Opened 06/08 Last Active Po Box 30253 When was the debt incurred? 6/10/17 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 **Capital One** Last 4 digits of account number 0660 \$436.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 08/10 Last Active Po Box 30253 When was the debt incurred? 5/12/17 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.7 **Chase Card** Last 4 digits of account number 1031 \$4,900.00 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 05/15 Last Active Po Box 15298 When was the debt incurred? 5/12/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Tanya Cox Case number (if know) 4.8 \$736.00 **Chase Card** Last 4 digits of account number 7909 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 06/15 Last Active Po Box 15298 When was the debt incurred? 6/09/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.9 Citibank Last 4 digits of account number 4025 \$2,431.00 Nonpriority Creditor's Name Citicorp Cr Srvs/Centralized Opened 04/14 Last Active **Bankruptcy** When was the debt incurred? 6/09/17 Po Box 790040 S Louis, MO 63129 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Citicards Cbna \$5.381.00 0249 0 Last 4 digits of account number Nonpriority Creditor's Name Citicorp Credit Svc/Centralized Opened 06/15 Last Active **Bankrupt** When was the debt incurred? 5/26/17 Po Box 790040 Saint Louis, MO 63179 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Credit Card** ☐ Yes Other. Specify

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Case number (if know)

Debioi	Taliya COX		Case number (ii know)	
4.1	Citicards Cbna	Last 4 digits of account number	6271	\$3,231.00
	Nonpriority Creditor's Name Citicorp Credit Svc/Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 04/14 Last Active 6/09/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Comenity Bank/Carsons Nonpriority Creditor's Name	Last 4 digits of account number	2495	\$966.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 09/15 Last Active 6/09/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc		
4.1	Comenity Bank/Victoria Secret Nonpriority Creditor's Name	Last 4 digits of account number	7128	\$198.00
	Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 12/15 Last Active 5/26/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	_ ′	_		
	Debtor 2 and Debtor 3 and	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured		
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify Charge Acc	count	
		— Culoi. Opcomy		

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Debtor 1 Tanya Cox Case number (if know) 4.1 Comenitycapital/petInd 3225 \$1,564.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 03/16 Last Active 4590 E Broad St When was the debt incurred? 5/26/17 Columbus, OH 43213 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Commerce Bk 7378 \$4,738.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/15 Last Active P O Box 411036 6/02/17 When was the debt incurred? Kansas City, MO 64141 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4 1 **Discover Financial** 4104 \$663.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 06/15 Last Active Po Box 3025 When was the debt incurred? 5/26/17 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor	r 1 Tanya Cox	——————————————————————————————————————	Case number (if know)	
4.1	DuPage Medical Group	Last 4 digits of account number		\$30.00
,	Nonpriority Creditor's Name 15921 Collections Center Dr	When was the debt incurred?		
	Chicago, IL 60693 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical ex	penses	
4.1	First National Bank	Last 4 digits of account number	0268	\$1,581.00
	Nonpriority Creditor's Name		One and 02/45 Least Active	
	Attn: FNN Legal Dept 1620 Dodge St Mailstop Code 3290	When was the debt incurred?	Opened 02/15 Last Active 6/12/17	
	Omaha, NE 68191	Then was the dest meaned.	0/12/11	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin		
		·		
	☐ Yes	Other. Specify Credit Card		
4.1	Fortiva/Atlanticus	Last 4 digits of account number	1595	\$1,669.00
	Nonpriority Creditor's Name			
	Po Box 10555 Atlanta, GA 30348	When was the debt incurred?	Opened 3/15/17 Last Active 5/17/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Installment	Sales Contract	

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Debtor 1 Tanya Cox Case number (if know) 4.2 Kohls/Capital One 5656 \$2,850.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Kohls Credit** Opened 08/98 Last Active Po Box 3043 When was the debt incurred? 5/12/17 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account Presence Health-St Josephs Med 4.2 \$30.00 Ctr Last 4 digits of account number Nonpriority Creditor's Name 32814 Collection Center Drive When was the debt incurred? Chicago, IL 60693 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical expenses Other. Specify 4.2 \$0.00 **Sprint** Last 4 digits of account number Nonpriority Creditor's Name PO 4191 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice purposes only ☐ Yes

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Case number (if know) Debtor 1 Tanya Cox 4.2 Suburban Radiologists \$168.82 Last 4 digits of account number 3 Nonpriority Creditor's Name 1446 Momentum Place When was the debt incurred? Chicago, IL 60689 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical expenses ☐ Yes 4.2 Syncb/hh Gregg 8732 Last 4 digits of account number \$5,378.00 Nonpriority Creditor's Name Opened 02/14 Last Active C/o Po Box 965036 When was the debt incurred? 5/26/17 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 Synchrony Bank \$4,400.00 5173 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 10/14 Last Active Attn: Bankruptcy Po Box 956060 When was the debt incurred? 5/12/17 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account

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Case number (if know)

Debioi	Taliya COX		Case Humber (II know)	
4.2	Synchrony Bank/Lowes	Last 4 digits of account number	3704	\$4,383.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 05/12 Last Active 5/30/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.2 7	Synchrony Bank/Sams Club	Last 4 digits of account number	1800	\$4,760.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060	When was the debt incurred?	Opened 01/15 Last Active 5/14/17	
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim	in Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	<u> </u>		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	<u></u>	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		
		Other. Specify	·	
4.2 8	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number	5856	\$1,693.00
	Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 10/15 Last Active 5/15/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	agreement of divorce that you do not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Charge Acc	count	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Tanya Cox

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 54,904.82
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 54,904.82

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		IAAAIIII	.11	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Tanya Cox			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Nissan Motor Acceptance Corp/Infinity Lt
Nmac/Attn: Bankruptcy
Po Box 660360
Dallas, TX 75266

State what the contract or lease is for

Auto Lease

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		Document	Page 31 of 5	59	-
Fill in this info	ormation to identify your	case:			
Debtor 1	Tanya Cox				
5	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case number (if known)					☐ Check if this is an amended filing
Schedul Codebtors are people are filir	ng together, both are equ	re also liable for any debts you ally responsible for supplying	correct information	. If more space is	12/15 rate as possible. If two married needed, copy the Additional Page op of any Additional Pages, write
	,	. Answer every question.			
1. Do you	have any codebtors? (If	you are filing a joint case, do not	list either spouse as	a codebtor.	
□ No ■ Yes					
		lived in a community property Nevada, New Mexico, Puerto R			
■ No. Go	to line 3.				
		use, or legal equivalent live with	you at the time?		
in line 2 a	gain as a codebtor only i D), Schedule E/F (Official	f that person is a guarantor or	cosigner. Make sur	e you have listed	ng with you. List the person show the creditor on Schedule D (Officia , Schedule E/F, or Schedule G to f
	umn 1: Your codebtor e, Number, Street, City, State and ZI	P Code		Column 2: The c Check all schedu	reditor to whom you owe the debt les that apply:
132	xis Cox 1 Cumberland Drive et, IL 60431			■ Schedule D, □ Schedule E/I □ Schedule G Nissan Motor	F, line

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Fill	in this information to identify your ca	200.							
	otor 1 Tanya Cox	ase.							
	otor 2 ouse, if filing)								
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLING	DIS					
(If kr	se number fficial Form 106I						ed filing ent show as of the	ving postpetition cha following date:	apter
S	chedule I: Your Inc	ome				WIWI / DD/ 1			12/15
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing wi	ng jointly, an th you, do n	nd your spous ot include info	e is liv ormati	ring with you, incluing about your spo	ude info ouse. If 1	rmation about you more space is nee	ur eded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non	-filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employ□ Not em			■ Emplo	-		
	employers.	Occupation	Purchasi	ng Coordina	itor				
	Include part-time, seasonal, or self-employed work.	Employer's name	Hyatt Lo	dge		Dish Ne	etwork		
	Occupation may include student or homemaker, if it applies.	Employer's address	2815 Jor Oak Broo	i Blvd ok, IL 60523		1309 Te Cedar F		ogy Parkway A 50613	
		How long employed the	here?	10 years			2 years	S	_
Par	Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have not	hing to report fo	or any	line, write \$0 in the	space. I	nclude your non-fili	ng
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the in	formation for a	l empl	oyers for that perso	n on the	lines below. If you	need
						For Debtor 1		Debtor 2 or Filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				. \$	3,049.22	\$	7,277.81	
3.	Estimate and list monthly overt	ime pay.		3	. +\$	0.00	+\$	0.00	

3,049.22

7,277.81

Calculate gross Income. Add line 2 + line 3.

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Debte	or 1	Tanya Cox	-	(Case ı	number (if k	nown)				
						Debtor 1		non-	Debtor -filing s	pouse	
	Cop	by line 4 here	4.		\$_	3,049	9.22	\$	7,	,277.8	<u>1</u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5		\$_		9.66	\$	1,	,650.83	
	5b.	Mandatory contributions for retirement plans	5k		\$		0.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	50		\$_ \$		0.99	\$		210.5	_
	5d. 5e.	Required repayments of retirement fund loans Insurance	50 50		\$ -		0.00 1.71	\$		342.5° 98.82	
	5f.	Domestic support obligations	5f		\$ -		0.00	\$ 		0.00	_
	5g.	Union dues	5 <u>0</u>		\$ _		0.00	\$		0.00	
	5h.	Other deductions. Specify:		h.+	<u>*</u> —			+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	76	2.36	\$	2,	,302.72	2
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,28	6.86	\$	4,	,975.09	9_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.		Φ.			Φ.		0.00	
	Oh	monthly net income. Interest and dividends	88 8b	a.	\$		0.00	\$		0.00	
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		υ.	Φ		0.00	Φ		0.00	<u>J</u>
		settlement, and property settlement.	80	C.	\$		0.00	\$		0.00	0
	8d.	Unemployment compensation	80	d.	\$	(0.00	\$		0.00	0
	8e.	Social Security	86	е.	\$		0.00	\$		0.00	0
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$		0.00	\$		0.00	0_
	8g.	Pension or retirement income	80	_	\$		0.00	\$		0.00	
	8h.	Other monthly income. Specify:	_ 8h	h.+	\$_		0.00	+ \$		0.00	0_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	(0.00	\$		0.0	00
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	•	2,286.86	+ \$	4 9	75.09	= \$	7,261.95
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		• –		L,200.00			7 3.03	* -	7,201.50
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	dep							e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	7,261.95
13.	Do :	you expect an increase or decrease within the year after you file this form	?						'	Comb	ined nly income
		No.									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to identify your case:			
	otor 1 Tanya Cox		Check if this is: An amended filing	
1	ouse, if filing)			wing postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS	MM / DD / YYYY	
	nown)			
0	fficial Form 106J			
S	chedule J: Your Expenses			12/15
Be info	as complete and accurate as possible. If two married people ar ormation. If more space is needed, attach another sheet to this to mber (if known). Answer every question.			
Par	t 1: Describe Your Household			
1.	Is this a joint case?			
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?			
	□ No			
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate Household	of Debtor 2.	
2.	Do you have dependents? ☐ No			
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relationship Debtor 1 or Debtor 2	p to Dependent's age	Does dependent live with you?
	Do not state the			□ No
	dependents names.	grandchild	1	■ Yes □ No
		child	11	■ Yes
				□ No
		child	18	■ Yes
				□ No
		child	19	Yes
				□ No
		Son in law	21	Yes
		Mother	73	□ No ■ Yes
		Wiother		■ Yes □ No
		grandchild	newborn	■ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No Yes	<u> </u>		_ 100
Par	t 2: Estimate Your Ongoing Monthly Expenses			
Est	imate your expenses as of your bankruptcy filing date unless y penses as of a date after the bankruptcy is filed. If this is a supp plicable date.			
Inc	lude expenses paid for with non-cash government assistance in	f you know		
the	value of such assistance and have included it on <i>Schedule I:</i> Y ficial Form 106I.)		Your exp	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$	2,000.00
	If not included in line 4:			
	4a. Real estate taxes		4a. \$	0.00

Official Form 106J Schedule J: Your Expenses page 1

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Debtor 1	Tanya Cox	Case number (if known)	
4b.	Property, homeowner's, or renter's insurance	4b. \$	0.00
4c.	Home maintenance, repair, and upkeep expenses	4c. \$	0.00
4d.	Homeowner's association or condominium dues	4d. \$	0.00
5. Add	itional mortgage payments for your residence, such as home equity loans	5. \$	0.00

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ebtor 1	Tanya Cox	Case num	ber (if known)	
Utilitie	es:			
	Electricity, heat, natural gas	6a.	\$	290.00
6b.	Water, sewer, garbage collection	6b.	\$	125.95
	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	160.00
	Other. Specify:	6d.		0.00
	and housekeeping supplies	7.		1,200.00
	care and children's education costs	8.	\$	175.00
	ng, laundry, and dry cleaning	9.		50.00
		10.	·	
	nal care products and services		· ·	60.00
	al and dental expenses	11.	>	120.00
	portation. Include gas, maintenance, bus or train fare.	12.	\$	600.00
	include car payments. ainment, clubs, recreation, newspapers, magazines, and books	13.	·	
			·	0.00
	able contributions and religious donations	14.	>	0.00
. Insura				
	include insurance deducted from your pay or included in lines 4 or 20.	150	œ.	0.00
	Life insurance	15a.	·	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.	·	160.00
	Other insurance. Specify:	15d.	\$	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
Specif	<u></u>	16.	\$	0.00
	ment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	842.00
17b.	Car payments for Vehicle 2	17b.	\$	772.00
17c.	Other. Specify: IPASS	17c.	\$	100.00
17d.	Other. Specify:	17d.	\$	0.00
Your	payments of alimony, maintenance, and support that you did not report a	as		
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106)		\$	0.00
	payments you make to support others who do not live with you.	•	\$	0.00
Specif	y:	19.		
Other	real property expenses not included in lines 4 or 5 of this form or on Sc	hedule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20e.		0.00
		21.	·	
	Specify: Husband's Credit Card payments		· · · · · · · · · · · · · · · · · · ·	200.00
Husb	and's Personal Loan		+\$	136.00
Calcu	late your monthly expenses			
	dd lines 4 through 21.		\$	6,990.95
	copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2	\$	0,330.33
		2	·	
22c. A	dd line 22a and 22b. The result is your monthly expenses.		\$	6,990.95
Calcu	late your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	7.261.95
	Copy your monthly expenses from line 22c above.	23a. 23b.		
۷۵۵.	Copy your monthly expenses from line 220 above.	230.	-φ	6,990.95
220	Subtract your monthly expenses from your monthly income			
	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	271.00
	The result is your monuny net income.	200.		
		you file this	s form?	
. Do vo	u expect an increase or decrease in vollr expenses within the year after			
	u expect an increase or decrease in your expenses within the year after ample, do you expect to finish paying for your car loan within the year or do you expect you			ase or decrease because of
For exa				ase or decrease because of
For exa	ample, do you expect to finish paying for your car loan within the year or do you expect you ation to the terms of your mortgage?			ase or decrease because of

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Fill in this infer					
	rmation to identify your	case:			
Debtor 1	Tanya Cox First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
	tion About a		Debtor's Sc		12/15
obtaining mone years, or both. 1		n connection with a ban		s. Making a false statement, o in fines up to \$250,000, or im	
		one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				Petition Preparer's Notice, gnature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	nmary and schedules file	d with this declaration and	
X /s/ Tai	nva Cox		X		
Tanya			Signature of	Debtor 2	
Date	July 24, 2017		Date		

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	in this inform	nation to identify you	, case.			
Deb			case.			
Den	101 1	Tanya Cox First Name	Middle Name	Last Name		
Deb		First Name	Middle Name	Last Name		
	ise if, filing)					
Unite	ed States Bar	hkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case (if kno	e number					Check if this is an mended filing
Sta Be as	s complete a	of Financial	ble. If two married people a attach a separate sheet to		ankruptcy equally responsible for sup additional pages, write you	
Part		,	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	■ Married □ Not marr	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	t all of the places you li	ived in the last 3 years. Do no	ot include where you live now		
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	r Income			
	Fill in the tota	I amount of income yo	u received from all jobs and a	g a business during this yeall businesses, including parterore together, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$61,000.00	☐ Wages, commissions, bonuses, tips	
□Ор			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Debtor 1 Tanya Cox

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	r last calen anuary 1 to	dar year: December	31, 2016)	■ Wages, commissions, bonuses, tips	\$122,000.00	☐ Wages, common bonuses, tips	nissions,	
				☐ Operating a business		☐ Operating a b	usiness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$124,000.00	☐ Wages, common bonuses, tips	nissions,	
				☐ Operating a business		☐ Operating a b	usiness	
	and other winnings. List each s	public benef If you are fili	it payments; ng a joint cas he gross inco	er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separat	est; dividends; money collect you received together, list it o	ed from lawsuits; re nly once under Deb	oyalties; and otor 1.	
				.				
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
Pa	rt 3: List	t Certain Pa	yments You	Made Before You Filed for I	Bankruptcy			
6.	□ No.	Neither De individual puring the No. Yes	ebtor 1 nor D orimarily for a 90 days befo Go to line 7 List below e paid that cr not include to adjustment	s debts primarily consumer rebtor 2 has primarily consumer personal, family, or household re you filed for bankruptcy, die ach creditor to whom you paid editor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years or both have primarily consumers.	Imer debts. Consumer debts d purpose." d you pay any creditor a total d a total of \$6,425* or more in the for domestic support oblighis bankruptcy case. Is after that for cases filed on	of \$6,425* or more n one or more payn ations, such as chil	e? nents and th d support a	ne total amount you nd alimony. Also, do
		_	·	re you filed for bankruptcy, die	d you pay any creditor a total	of \$600 or more?		
		■ No. □ Yes	include pay	each creditor to whom you pai ments for domestic support of this bankruptcy case.				
	Creditor'	s Name and	d Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

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Debtor 1 Tanya Cox

7.	Within 1 year before you filed for bankrup					
	Insiders include your relatives; any general p of which you are an officer, director, person is a business you operate as a sole proprietor. alimony.	n control, or owner of 20% o	or more of their voting	g securities; and a	iny managing a	gent, including one fo
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
3.	Within 1 year before you filed for bankrup	tcy, did you make any pay	ments or transfer a	any property on a	account of a de	ebt that benefited an
	insider? Include payments on debts guaranteed or co	signed by an insider.				
	=					
	No Yes. List all payments to an insider					
	Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount you		this payment
			paid	still owe	Include credi	itor's name
Pa	tt 4: Identify Legal Actions, Repossession	ons, and Foreclosures				
9.	Within 1 year before you filed for bankrup List all such matters, including personal injury modifications, and contract disputes. ■ No □ Yes. Fill in the details.					
	Case title	Nature of the case	Court or agency		Status of th	e case
	Case number	Hataro or the dado	court or agono,			
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details belo ■ No. Go to line 11. □ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attached	l, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	d			property
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No ☐ Yes. Fill in the details.		luding a bank or fir	nancial institution	n, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date take	action was	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or		erty in the possess			fit of creditors, a
	■ No □ Yes					
Pai	t 5: List Certain Gifts and Contributions					
	Within 2 years before you filed for bankru		e with a total value	of more than \$60	M ner nerson?	•
13.	■ No	picy, did you give any gind	s with a total value	or more than pot	oo per person:	
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the gifts		Date	s you gave	Value
	per person Person to Whom You Gave the Gift and			the g	jifts	
	Address:					

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Nο

Address

Yes. Fill in the details. Person Who Received Transfer

Person's relationship to you

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Date transfer was

made

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Debtor 1 Tanya Cox

9.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No						
	Yes. Fill in the details.	5				5. 7	
	Name of trust	Description and va	alue of the pro	perty trans	terrea	Date Transfer was made	
Par	tt 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and St	orage Unit	s		
20.	Within 1 year before you filed for bankruptcy, vesseld, moved, or transferred? Include checking, savings, money market, or or houses, pension funds, cooperatives, associated No ■ No ■ Yes. Fill in the details.	ther financial accour	nts; certificates	of deposit			
		ast 4 digits of ccount number	Type of accounts instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
 21. Do you now have, or did you have within 1 year before y cash, or other valuables? No Yes. Fill in the details. 		ır before you filed for	bankruptcy, ar	ny safe dep	osit box or other depos	itory for securities,	
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or p ■ No □ Yes. Fill in the details.	place other than your	home within 1	year befor	e you filed for bankrupto	ey?	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe t	the contents	Do you still have it?	
Par	t 9: Identify Property You Hold or Control for	,					
23.	Do you hold or control any property that some for someone.	one else owns? Inclu	ide any proper	ty you borr	owed from, are storing f	or, or hold in trust	
	NoYes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe	the property	Value	
Par	t 10: Give Details About Environmental Information						

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Tanya Cox

24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any enviro	onmental law? Include settlements a	nd orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have any	of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a t	trade, profession, or other activity, e	ither full-time or part-time					
	☐ A member of a limited liability company	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership							
	☐ An officer, director, or managing execut	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Part	12.						
	☐ Yes. Check all that apply above and fill in the	he details below for each business.						
	Business Name De Address	scribe the nature of the business	Employer Identification number Do not include Social Security r					
		me of accountant or bookkeeper	Dates business existed	•				
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	did you give a financial statement to	anyone about your business? Inclu	de all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)							

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Case number (if known)

Debtor 1 Tanya Cox Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tanya Cox Signature of Debtor 2 **Tanya Cox** Signature of Debtor 1 Date July 24, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ The attorney seeks to have the retainer received by the attorney treated as an advance
payment retainer, which allows the attorney to take the retainer into income immediately
The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$88.00 for expenses,

leaving a balance due for the filing fee of \$310.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:		3	
Signed:			
Tanya Cox		John C. Dent 6230863	
		Attorney for the Debtor(s)	
Debtor(s)			
Do not sign this agreement if the	e amounts are	blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Tanya Cox		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	CBTOR(S)
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(becompensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy.	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			400.00
	Balance Due		\$	3,600.00
2. \$	0.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compen	nsation with any other person	unless they are meml	pers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
6. I	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspec	ts of the bankruptcy c	ase, including:
b c	Analysis of the debtor's financial situation, and renderical Preparation and filing of any petition, schedules, stater Representation of the debtor at the meeting of creditors. [Other provisions as needed] Negotiations with secured creditors to recreaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on house.	ment of affairs and plan which s and confirmation hearing, and duce to market value; exc s as needed; preparation	h may be required; nd any adjourned hear emption planning;	rings thereof;
7. B	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc			y proceeding.
		CERTIFICATION		
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	r payment to me for re	epresentation of the debtor(s) in
Ju	ıly 24, 2017	/s/ John C. Dent		
	ate	John C. Dent 623 Signature of Attorna John C. Dent, Lto 1000 S. Hamilton Lockport, IL 6044 815-588-0327 Fa	ey d. ı Suite D 41	

jcd60439@yahoo.com
Name of law firm

United States Bankruptcy Court Northern District of Illinois

In re	Tanya Cox		Case No.	
		Debtor(s)	Chapter 13	
	VERIFICATION OF CREDITOR MATRIX			
		Number o	of Creditors:	26
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	July 24, 2017	/s/ Tanya Cox Tanya Cox Signature of Debtor		

Adventist Bolingbrook Hospital 75 Remittance Drive Suite 6097 Chicago, IL 60675

Adventist Health Partners PO 7001 Bolingbrook, IL 60440

Alexis Cox 1321 Cumberland Drive Joliet, IL 60431

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 S Louis, MO 63129

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenitycapital/petlnd 4590 E Broad St Columbus, OH 43213

Commerce Bk P O Box 411036 Kansas City, MO 64141

Discover Financial Po Box 3025 New Albany, OH 43054

DuPage Medical Group 15921 Collections Center Dr Chicago, IL 60693

First National Bank Attn: FNN Legal Dept 1620 Dodge St Mailstop Code 3290 Omaha, NE 68191

Fortiva/Atlanticus Po Box 10555 Atlanta, GA 30348

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266

Nissan Motor Acceptance Corp/Infinity Lt Nmac/Attn: Bankruptcy Po Box 660360 Dallas, TX 75266

Presence Health-St Josephs Med Ctr 32814 Collection Center Drive Chicago, IL 60693

Sprint PO 4191 Carol Stream, IL 60197 Suburban Radiologists 1446 Momentum Place Chicago, IL 60689

Syncb/hh Gregg C/o Po Box 965036 Orlando, FL 32896

Synchrony Bank Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Lowes Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Sams Club Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896